

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Helena Glass

Debtor(s)

Case No. 17-26535

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2017.
- 2) The plan was confirmed on 02/02/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/30/2018.
- 5) The case was dismissed on 09/14/2018.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,512.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,336.46
Less amount refunded to debtor	\$6.40

**NET RECEIPTS: \$19,330.06**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,959.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,098.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,058.18**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	22,225.00	22,225.00	22,225.00	7,215.61	541.57
ALLY FINANCIAL	Unsecured	24,310.00	16,147.26	16,147.26	0.00	0.00
APPLIED DATA FINANCE LLC	Unsecured	258.00	1,234.11	1,234.11	0.00	0.00
AVANT INC	Unsecured	3,470.00	3,696.30	3,696.30	0.00	0.00
BECKET & LEE LLP	Unsecured	783.00	831.49	831.49	0.00	0.00
CITIZENS BANK NA	Unsecured	0.00	0.00	0.00	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	2,585.00	2,494.49	2,494.49	0.00	0.00
FIFTH THIRD BANK	Unsecured	29,845.00	31,694.18	31,694.18	0.00	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	0.00	0.00	0.00	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	0.00	0.00	0.00	0.00
GRANDE PARK COMMUNITY ASSOC	Secured	0.00	0.00	0.00	0.00	0.00
GREEN VALLEY CASH	Unsecured	500.00	630.00	630.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	26,090.00	45,695.85	45,695.85	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	38,911.00	42,707.76	42,707.76	6,514.70	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	2,000.00	3,537.44	3,537.44	0.00	0.00
NATIONAL STUDENT LOAN PROGRA	Unsecured	0.00	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	0.00	0.00	0.00	0.00
NICOR GAS	Unsecured	NA	1,052.41	1,052.41	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,858.00	6,697.51	6,697.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,919.00	7,109.86	7,109.86	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	506.00	482.68	482.68	0.00	0.00
QUANTUM3 GROUP	Unsecured	930.00	1,015.83	1,015.83	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,889.00	2,898.02	2,898.02	0.00	0.00
QUANTUM3 GROUP	Unsecured	952.00	1,125.62	1,125.62	0.00	0.00
QUANTUM3 GROUP	Unsecured	3,273.00	3,359.55	3,359.55	0.00	0.00
UNCLE WARBUCKS	Unsecured	2,094.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ZOCA LOANS	Unsecured	500.00	NA	NA	0.00	0.00
RADIANT CASH	Unsecured	500.00	NA	NA	0.00	0.00
REBL COMPANIES INC	Unsecured	1.00	NA	NA	0.00	0.00
MAX LENDING	Unsecured	500.00	NA	NA	0.00	0.00
CP INVESTORS LLC	Unsecured	870.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Unsecured	11,000.00	NA	NA	0.00	0.00
ARGON	Unsecured	1,788.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	496.00	NA	NA	0.00	0.00
CAPITAL BANK	Unsecured	193.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,225.00	\$7,215.61	\$541.57
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,225.00</b>	<b>\$7,215.61</b>	<b>\$541.57</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$42,707.76	\$6,514.70	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$42,707.76</b>	<b>\$6,514.70</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$129,702.60</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,058.18</u>	
Disbursements to Creditors	<u>\$14,271.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$19,330.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.